

Knobbe Martens Olson & Bear LLP

Intellectual Property Law

2040 Main Street
Fourteenth Floor
Irvine, CA 92614
Tel 949-760-0404
Fax 949-760-9502
www.kmob.com

John R. King
949-721-2998
jking@kmob.com

August 26, 2009

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Title: METHOD FOR MANAGING A HOME EQUITY SALES PROGRAM
Letters Patent No. 7,516,099
Issued: April 7, 2009
Our Reference: HEF1.001A

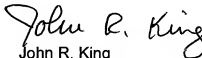
Dear Sir:

Enclosed for filing is a Certificate of Correction in connection with the above-identified patent.

As the errors cited in the Certificate of Correction were incurred through the fault of the Patent Office, no fee is believed to be required. However, please charge our Deposit Account No. 11-1410 for any fees that may be incurred with this request.

Respectfully submitted,

Knobbe, Martens, Olson & Bear, LLP



John R. King
Registration No. 34,362
Customer No. 20,995

Enclosures

7715539:ad
082609

San Diego
619-235-8550

San Francisco
415-954-4114

Los Angeles
310-551-3450

Riverside
951-781-9231

Seattle
206-405-2000

Washington, DC
202-640-6400